

# Workplace Gender Equality Report 2023-2024.



**Defence**  
Bank

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## Defence Bank Workplace Gender Equality Report 2023-2024.

July 2024

### Defence Bank. For a career like no other.

For nearly 50 years Defence Bank has proudly supported the banking needs of the Australian Defence community. Being a unique bank, we know and understand our members and work hard to ensure that we offer outstanding products and technology to best serve those who protect us.

We celebrate and champion the individual talents, personalities, interests and needs of our people; Together we make a meaningful difference to the lives of our members and their community.

Our bank is committed to being a workplace that offers our employees the ability to access the same great opportunities, regardless of gender. Our flexible, inclusive, and adaptable ways of working support and provide our people with the opportunity to work with authenticity, belonging and work-life fit.

At Defence Bank we value our employees needs and embrace flexible working. Where possible, employees are encouraged to work from a location that best suits their individual ways of working. Defence Bank supports a number of 'work from anywhere roles' and are committed to enabling our people to achieve a positive work-life-fit.

We submit an annual compliance report with the Workplace Gender Equality Agency (WGEA) in accordance with the requirements under the Workplace Gender Equality Act 2012 (Act). The bank regularly participates and submits remuneration data for industry surveys, and in analysing remuneration across comparable roles, encouragingly we found that pay gaps were minimal when looking across similar roles at Defence Bank.

This year, in addition to completing the reporting questionnaire we have taken the opportunity to provide both a summary and to include some further information that is not available in the public report. We are committed to creating an equitable workplace irrespective of gender, and to closing the gender pay gap.

Our aim is to:

- Attract and retain talented employees.
- Provide a safe, respectful and flexible work environment.
- Ensure we have a workplace culture where our employees can bring their true authentic self to work
- Deliver our services to our members in a safe, respectful and reasonably flexible way.

As members of our Bank, you may comment on the report by emailing Kristen Bugeja, Chief People Officer at [kristen.bugeja@defencebank.com.au](mailto:kristen.bugeja@defencebank.com.au) or by contacting the Agency directly. Please refer to [www.wgea.gov.au](http://www.wgea.gov.au) for the Agency's guidelines on this process.

Warm regards



**Marnie Fletcher**

Acting Chief Executive Officer

## **Report overview.**

At Defence Bank, we continue to build a culture based on delivering exceptional banking services to our members, genuinely caring for our people and empowering them to reach their full potential. We are passionate about ensuring that our workplace reflects the members and community we serve and that our employees have a strong connection to the community. We are proud that 40% of our employees have a direct connection to Defence, which drives their passion for our purpose “to serve those who protect us”. The bank’s is dedicated to having a fair, equal and inclusive workplace, which is embedded within our principles of Accountability, Collaboration and Transparency.

We take our commitment seriously to making Defence Bank a place where all of our people want to work and are valued, and we are proud that 84% of our people say they are proud to work for us. We recognise that to achieve a more equal workplace requires dedicated focus and persistence. We also acknowledge that closing the gender pay gap will take time and will only be achieved by taking sensible and sustainable action. Defence Bank is confident that our strategies and approach to this will lead to positive change now and into the future.

### **Understanding our Gender Pay Gap.**

The gender pay gap is the difference in the average pay of all women and all men in an organisation. It is important to understand that this is different to pay equity, which is paying women and men the same pay for equivalent work. We have previously been primarily focused on equity within like-for-like roles – we don’t pay people differently based on their gender or ethnicity. Further to this, pay gaps may be influenced by a host of factors including an employees’ experience, market value, tenure within their role and their employment status. With that said, all genders are supported to have equal opportunity to thrive here.

This year Defence Bank’s gender pay gap has increased by 0.6% to 28.9%. We acknowledge that more needs to be done, however there are several reasons that contribute to this. It is important to note that pay gaps are not influenced by gender alone. Our challenge is not unique, like many of our mutual peers our gender pay gap is primarily influenced by our workforce composition with a significantly higher representation of women in lower-level roles or non-managerial roles, fewer women holding senior roles, and part-time employment.

What is unique to us and something that we are proud of is that more than 24% of our overall frontline team are spouses of current or ex-serving ADF members. We are also generally able to support them to move roles when their partner is posted to another location, as well as providing relocation assistance and offering community connection support. This is a competitive advantage for us and creates a compelling employee value proposition for spouses, however it impacts our gender pay gap as the nature of the frontline roles available are lower-level roles. Currently all Defence spouses at the bank are women.

### **How we compare.**

Last year our Industry Comparison Group average gender pay gap was 33.3% which indicated we were approximately 5% lower than the industry. Our representation of women across each level of our workforce is also greater than the banking industry, and we are pleased to be better than the industry average in both the representation of women and gender pay parity - nevertheless we recognise that we have a gender pay gap we are committed to addressing.

## **Defence Bank Workplace Gender Equality Report 2023-2024.**

While WGEA has been primarily focused on publishing employer gender pay gaps, they have undertaken some deeper analysis and the data provided by them reveals a more positive picture. While the analysis is not a reflection of the gender pay equity within like-for-like roles, nor is it reflective of our own remuneration approach which considers role complexity and accountability, it does provide more respective data concerning broad role types (Managers and Non-Managers) as defined by WGEA across two years.

Defence Bank's gender pay gaps for 7 out of the 8 role levels reviewed by WGEA are better than the industry average data.

### **Our approach to remuneration.**

As part of our annual performance and remuneration review process, we conduct our own internal analysis to identify and address any anomalies, apply consistency and undertake industry benchmarking.

We use an external remuneration tools which assesses skills/knowledge, complexity of a role and accountability to determine appropriate remuneration – and we then hire the best person for the job, without bias, and regardless of gender. Additionally, we look at industry data to ensure our remuneration for roles is competitive and relevant in the current market when compared to our mutual peers.

We actively monitoring and reviewing both our gender pay gap and pay equity, as part of our annual performance and remuneration review process. Our executive team pro-actively monitor remuneration trends in their own divisions and take appropriate action to improve this where necessary. Recently we implemented new remuneration levels for our frontline roles, traditionally one of our lower-paid roles and largely represented by women. These changes enable our people to access higher levels of remuneration when they broaden their qualifications and responsibilities and uplift their performance.

We also regularly participate and submit remuneration data for industry surveys, and in evaluating remuneration across comparable roles, encouragingly we found that pay gaps were minimal when looking across similar roles at Defence Bank. This gives us confidence that our internal pay practices are fair and robust – that when we look at equivalent roles, women and men are paid reasonably equitably.

### **Now and into the future.**

We recognise there are areas where we have some more work to do, but we take seriously our commitment to making Defence Bank a great place to work and where everyone is valued and can thrive. Meaningful changes take time, and we strive to achieve gender equality across all levels of our organisation without compromising our core principles.

Over the coming year, we intend to develop and formalise key metrics in the area of gender equality so that we have better visibility and internal dashboard reporting over the areas we want to work toward improving.

We are committed to continuing to build an inclusive culture that:

- Increases the representation of women in senior roles and encourages more women to progress to these roles through sponsorship and bias-free internal mobility processes.

## **Defence Bank Workplace Gender Equality Report 2023-2024.**

- Increases the representation of women in parts of our organisation where this is lower, including Business Technology and Risk & Compliance roles.
- Increases the representation of men in our frontline roles.
- Champions an environment where all employees can be completely themselves and succeed.
- Supports public awareness campaigns or events to raise awareness about gender equality issues and promote our efforts in this area such as International Women's Day.
- Regularly updates and communicates progress regarding our gender equality initiatives
- Evolves and adopts best practices regarding gender equality while maintaining integrity and bias free processes.

### **Supplementary questionnaire information.**

A formal summary regarding our WGEA report is provided to the Board Governance & Remuneration Committee. This information is then also discussed at appropriate Board and Executive Leadership meetings. In addition to this, a summary of the gender pay gap result and report is communicated to all employees with an opportunity to ask questions of the Chief People Officer.

#### **Policies and strategies.**

While currently we do not have formalised organisational targets established to address gender equality in the workplace, we have agreed goals that the executive are focusing on as they relate to gender equality which include:

1. Reducing the organisation wide gender pay gap.
2. Increasing the number of women in management positions.
3. Increasing the number of men in female dominated roles (mainly frontline roles).
4. Increasing the number of females in male dominated roles (mainly technology and risk and compliance).

#### **Governing Bodies.**

The Board of Directors renewal policy notes the benefits for decision making of having a diverse Board composition noting attributes such as gender, and ethnicity, as well as other factors such as skills and experience.

#### **Flexible working.**

Defence Bank encourages a flexible working approach for all our employees. This is offered bank wide, but based on the needs of each role, each individual may be enabled in different ways. An enhanced flexibility policy is under development to align with our current ways of working.

Over the past 12 months, we have actively supported an increased number of individual flexibility arrangements to support our employees including compressed working weeks, reduced and flexible hours and working from home. Wherever possible, all non-member facing roles are enabled to work from home.

In our most recent employee survey, we achieved top decile results when compared to the financial service benchmark when employees rated "Defence Bank supports me with flexibility to achieve work-life balance". Further to this, 90% of our employees state they have the flexibility I need to manage work and other commitments" – these results are something that we are incredibly proud of and ensure that our bank is a great place to work.

## **Defence Bank Workplace Gender Equality Report 2023-2024.**

### **Paid parental leave.**

In March 2024, we increased our paid parental leave entitlements to be more competitive with the market for both primary and secondary carers. Further to this, we also introduced payments for superannuation to allow for the paid and unpaid portion of leave. This improvement was implemented following feedback from and consultation with our employees.

### **Support for carers.**

Whilst not formalised in policy, we endeavour to support all employees with their family and carer responsibilities. Additional support above and beyond our policy is offered from time to time, depending on the individual circumstances.

### **Sexual harassment, harassment on the ground of sex or discrimination.**

A comprehensive program was implemented in 2023, to provide clear guidance for all employees regarding the expectations of the bank. Every employee attended a mandatory workshop to understand the key changes including the implementation of a new Respect at Work 5 step program. Additionally, improvements were made to all informal and formal (including anonymous) reporting channels to support our people.

In our June 2023 employee survey, we received excellent feedback from our employees, they told us - Gender based harassment and Sexual harassment is not tolerated at Defence Bank - 95% rated favourably.

Further feedback offered by our employees in December 2023 included:

- 83% rated favourably "I would feel comfortable reporting behaviour such as fraud, theft, bullying, harassment, sexual harassment or violence".
- 88% stated "I understand how to report any wrongdoing, dishonest, fraudulent or inappropriate behaviour at Defence Bank".
- 79% stated "The person I report to takes actions to prevent inappropriate behaviour in the workplace".
- 84% stated "I have not experienced behaviours at Defence Bank that made me feel uncomfortable"

### **Family or domestic violence.**

We are committed to supporting our employees who are experiencing family and domestic violence, and this is documented in a formal policy. To ensure employees experiencing family and domestic violence are supported through this difficult time, they are entitled to four weeks paid special leave. Should an employee experiencing family or domestic violence need support financially, they can seek guidance on whether one of our banking products can assist them with unexpected expenses (all lending products are subject to Defence Bank's normal lending criteria).



Australian Government



Workplace  
Gender Equality  
Agency





# 2023 - 24 Gender Equality Reporting

## Submitted By:

Defence Bank Limited 57087651385

## Public Reports

Public report documents contains data which will be published in full by WGEA on the Data Explorer. They should, with public report documents, be taken to your CEO or equivalent for review, approval and sign off and must be shared in accordance with the Notification and Access requirements under the *Workplace Gender Equality Act 2012*.

The following three documents make up your Public Report:

- Questionnaire – Public Report
- Workplace Profile – Public Report
- Workforce Statistics – Public Report

Public reports are used for:

- Review, approval and sign-off of the submission by your CEO or equivalent
- Complying with the Notification and Access requirements outlined below
- Keeping an internal record of what was submitted to WGEA for a particular year

### Review, approval and sign-off:

The following documents must be reviewed by the CEO or equivalent of each organisation covered in this submission. More information found [here](#).

- Questionnaire – Confidential Report
- Questionnaire – Public Report
- Workplace Profile - Confidential Report
- Workplace Profile – Public Report
- Workforce Statistics – Public Report

### Notification and Access requirements

To comply, an employer must do the following as soon as reasonably practicable:

- Inform its employees and members or shareholders that it has lodged its report with the Agency and advise how the public data may be accessed
- Provide access to the public data to employees and members or shareholders
- Inform employee organisations with members in its workplace that the report has been lodged

More information found [here](#).

# #Workplace Overview

## Workplace Overview - Policies & Strategies

### **\* 1.1 Do you have formal policies and/or formal strategies in place that support gender equality in the workplace?**

This question asks whether your organisation has 'policies' and/or 'strategies' in place that support gender equality in the workplace and what the policies and/or strategies include. These areas are considered key to achieving gender diversity in the composition of your workforce. If you do not have a policy and/or strategy in place, you will have the opportunity to indicate why.

Yes

Policy

#### **1.1a Do the formal policies and/or formal strategies include any of the following?**

Recruitment; Retention; Performance management processes; Promotions; Succession planning; Training and development; Talent identification/identification of high potentials

### **\* 1.2 Does your organisation have any targets to address gender equality in your workplace?**

A target is an achievable, time-framed goal that an organisation can set to focus its efforts. A gender balance target is a goal for a specific group of people.

No

## Workplace Overview - Governing Bodies

### **1.4 Identify your organisation/s' governing body or bodies**

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*Governing bodies are the group of people who formulate policy and direct the affairs of an institution in partnership with the managers. The core role of a governing body is the governance of an organisation. Governing bodies:*

- *include voluntary boards of not-for-profit organisations*
- *are not a diversity council or committee*
- *are not a global diversity and inclusion team.*

*Some organisations have common types of governing bodies. For:*

- *private or publicly listed companies – the governing body is one or more directors or a board of directors*
- *trusts – the governing body is the trustee*
- *partnerships – the governing body will be all or some partners (if they are elected)*
- *religious structures – the governing body is a canonical advisor, bishop or archbishop*
- *any other structure – the governing body is the management committee.*

*If you share a governing body with your parent organisation, then your governing body is the same as your parent's*

You are required to provide details of each organisation's governing body. A governing body is defined as the one that has **primary** responsibility for the organisation's governance. As such, you must only report one governing body for each organisation covered in this report. Please note:

- You must tick the organisation/s this governing body relates to.
- If there are multiple organisations covered in this report you must tick all that relate to this particular governing body.
- If this governing body does not cover all organisations, you should add another governing body after saving this one.
- If you have already ticked an organisation in another governing body in this report, you must not tick it again below.

**Organisation:** Defence Bank Limited

**\*A. To your knowledge, is this governing body also reported in a different submission group for this year's Gender Equality Reporting?**

No

**\*B. What is the name of your governing body?**

Defence Bank Board of Directors

**\*C. What type of governing body does this organisation have?**

The type of governing body should be the one that has **primary** responsibility for the governance of each organisation ticked above.

## Board of Directors

**\*D. How many members are in the governing body and who holds the predominant Chair position?**

A Chair is the person who leads and chairs meetings of the governing body. In the situation of rotating Chair position for the meetings, the predominant gender of the people acting as Chairs for the meeting during the reporting period should be used.

X' is a voluntary option to cover members who do not identify as either male or female as defined in the reporting guide.

	Female (F)	Male (M)	X
Chair	0	1	0
Members (excluding chairs)	5	1	0

**\*E. Do you have formal policies and/or formal strategies in place to support and achieve gender equality in this organisation's governing body?**

Yes

Selected value: Strategy

**E.1 Do the formal policies and/or formal strategies include any of following?**

Selection process for governing body members; Broad advertisement of governing body positions; Gender diversity on candidate shortlists; Succession planning for the governing body; Gender and other aspects of diversity

**F. Does this organisation's governing body have limits on the terms of its Chair and/or Members?**

Yes

Enter maximum length of term in years. If the term limit does not relate to a full year, record the part year as a decimal amount.

For the Chair: 12

For the Members: 12

**\*G. Has a target been set on the representation of women on this governing body?**

A target is an achievable, time-framed goal that an organisation can set to focus its efforts. A gender balance target is a goal for a specific group of people, in this case the governing body or board. Targets are different from quotas in that they are set by an organisation to

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suit their own results and timeframes. Quotas are set by an external body with the authority to impose them.

No

**G.1 Percentage (%) of target: NA**

**G.2 Year of target to be reached: NA**

# #Action on gender equality

## Action on Gender Equality - Pay Equity and Gender Pay Gap

Gender Pay Equity is when women and men receive equal pay for work of the same or similar value, however, it is not just about ensuring women and men performing the same role are paid the same but also about ensuring women and men performing different work of equal and comparable value are paid equitably. This is a legal requirement in Australia.

The gender pay gap is not to be confused with gender pay equity. The gender pay gap is the difference in average or median earnings between women and men and is usually a consequence of disadvantages employees face in the workplace. Gender pay gaps are also not a direct comparison of like roles.

Gender pay gaps are a useful way to monitor the different earning capacities of women and men across organisations, industries, and the workforce as a whole..

Employers need to be actively working to understand and address their pay equity and gender pay gaps. The first step in improving your organisation's pay equality and gender pay gap is to conduct your own pay gap analysis and understand what's driving any differentials

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**\*2.1 Do you have formal policies and/or formal strategies on equal remuneration (pay equity and the gender pay gap) between women and men?**

This question focuses on the policies and/or strategies your organisation has in place related to equal remuneration (pay equity and the gender pay gap) between women and men. If you do not have policies and/or strategies in place, you will have the opportunity to indicate why. The policies or strategies may be stand alone and/or contained within another strategy/policy.

Yes

Policy

**\*2.1a Do the formal policies and/or formal strategies include any of the following?**

To implement and/or maintain a transparent and rigorous performance assessment process; Other (provide details)

**Other:**To pay fairly and competitively when compared to the mutual banking sector.

**\*2.2 Have you analysed your payroll to determine if there are any remuneration gaps between women and men (e.g. conducted a gender pay gap analysis)?**

This question focuses on the actions your organisation has taken in relation to gender remuneration. Specifically, it asks if and when you have conducted a remuneration gap analysis and if so, whether you took any actions as a result. If you have not taken any action, you will have the opportunity to indicate why.

Yes

**\*2.2a What type of gender remuneration gap analysis has been undertaken?**

A like-for-like gap analysis which compares the same or similar roles of equal or comparable value; A by-level gap analysis which compares the difference between women's and men's average pay within the same employee category; An overall gender pay gap analysis which compares the difference between women's and men's average pay and composition across the whole organisation

**\*2.2b When was the most recent gender remuneration gap analysis undertaken?**

Within the last 12 months

**\*2.2c Did you take any actions as a result of your gender remuneration gap analysis?**

Yes

Identified cause/s of the gaps; Reviewed remuneration decision-making processes; Analysed performance pay to ensure there is no gender bias (including unconscious bias); Reported pay equity metrics (including gender pay gaps) to the governing body; Reported pay equity metrics (including gender pay gaps) to the executive; Reported pay equity metrics (including gender pay gaps) to all employees; Reported pay equity metrics (including gender pay gaps) externally; Implemented other changes (provide details):

**Provide details:** Last year - Formally implemented in July 2022 a competency based pay framework for customer facing roles (which are largely held by females) so these employees can grow skills and their pay at the same time.

You may also provide more detail below on the gender remuneration gap analysis that was undertaken.

## Action on Gender Equality - Employee Consultation

**\*2.4 Have you consulted with employees on issues concerning gender equality in your workplace during the reporting period?**

Employee consultation is a formalised way to collect information about your employees 'views on the workplace, what is working well and what could be improved. This question asks if you have consulted your employees about gender equality issues in the workplace during the reporting period.

Examples of issues can include:

- parental leave entitlements and related processes, like keep-in-touch and return-to-work programs
- flexible working arrangements
- gender pay equity
- representation of women in management
- recruitment of women in non-traditional areas
- sexual harassment or discrimination.



Yes

Provide further details on the employee consultation process.

**\*2.4a How did you consult employees?**

Employee experience survey; Exit interviews; Other

**Other:** P&C proactively conducting 1-1 conversations with affected employees and their people leaders.

**\*2.4b Who did you consult?**

ALL staff

**\*2.5 Do you have formal policies and/or formal strategies in place to ensure employees are consulted and have input on issues concerning gender equality in the workplace?**

Yes

Strategy

**\*2.6 Did your organisation/s share last year's public report/s with employees and shareholders?**

It is a requirement within the WGE Act for the relevant employer to:

- make public reports accessible to employees and shareholders
- inform employee organisations about the opportunity to comment
- inform employee organisations of lodgement of public report.

Only select 'Not applicable' if your organisation/s did not submit a report in the previous reporting period.

Yes

**\*2.7 Have you shared previous Executive Summary and Industry Benchmark report with the governing body?**

It is a requirement within the WGE Act for the CEO to share your Executive Summary and Industry Benchmark report.

Only select 'Not applicable' if you did not receive an Executive Summary and Industry Benchmark from the Agency last year.

Yes

# #Flexible Work

## Flexible Work - Support for flexible working arrangements

### 3.1 Do you have a formal policy and/or formal strategy on flexible working arrangements?

This section focuses on the flexible work arrangements available in your organisation. If you have a formal policy and/or formal strategy on flexible work arrangements, it asks you to specify what this includes. It also asks whether specific flexible working options are available to managers and non-managers in your workplace, and whether these differ for women and men.

- A flexible work arrangement is an agreement between a workplace and an employee to change the standard working arrangement to better accommodate an employee's commitments out of work.
- Flexible working arrangements usually encompass changes to the hours, pattern and location of work.
- If flexible working arrangements are not available to your employees, you will have the opportunity to indicate why.

Yes

Policy; Strategy

#### **\*3.1a Do the formal policies and/or formal strategies include any of the following?**

A business case for flexibility has been established and endorsed at the leadership level; Leaders are visible role models of flexible working; Flexible working is promoted throughout the organisation; Leaders are held accountable for improving workplace flexibility; Manager training on flexible working and remote/hybrid teams is provided throughout the organisation; Employee training on flexible working and remote/hybrid teams is provided throughout the organisation; Team-based training on flexible working is provided throughout the organisation; Employees are surveyed on whether they have sufficient flexibility; The organisation's approach to flexibility

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is integrated into client conversations; The impact of flexibility is evaluated (e.g. reduced absenteeism, increased employee engagement); Metrics on the use of, and/or the impact of, flexibility measures are reported to key management personnel; Metrics on the use of, and/or the impact of, flexibility measures are reported to the governing body; Flexible work offerings are available to all employees, with a default approval bias (all roles flex approach)

**\*3.2 Do you offer any of the following flexible working options to MANAGERS and/or NON MANAGERS in your workplace?**

Flexible working option	MANAGERS Formal options available	MANAGERS Informal options available	NON-MANAGERS Formal options available	NON-MANAGERS Informal options available	No
Flexible hours of work	Yes	Yes	Yes	Yes	No
Compressed working weeks	Yes	No	Yes	No	No
Time-in-lieu	Yes	No	Yes	No	No
Remote working/work ing from home	Yes	Yes	Yes	Yes	No
Part-time work	No	No	Yes	No	No
Job sharing	No	No	No	No	Yes
Purchased leave	No	No	No	No	Yes
Unpaid leave	Yes	No	Yes	No	No

## Flexible Work - Support for flexible working arrangements

**\*3.3 Managers receive appropriate support to conduct performance evaluations that are not influenced by the work location of the employee.**

Yes

# #Employee Support

## Employee support - Paid parental leave

Parental leave policies are designed to support and protect working parents around the time of childbirth or adoption of a child and when children are young. This section focuses on whether employer-funded paid parental leave is available to carers in your organisation (in addition to government-funded parental leave), and if it is, which employees have access to it and how much leave is available.

Some workplaces have developed parental leave policies that no longer use the primary/secondary carer definition and provide equal entitlements to any eligible employee.

**Equally shared parental leave policies** offer the same type, length and conditions to employees of all genders, who require parental leave, with no distinction between primary and secondary carers.

- If your organisation offers this - you should answer this question with 'yes, we offer employer-funded parental leave to all genders without using the primary/secondary carer definitions.

A **primary carer** is the person who most meets the child's need, including feeding, dressing bathing and otherwise supervising the child.

A **secondary carer** is generally the current partner of the primary carer, the other legal parent of the child or the current partner of the other legal parent of the child.

- If your organisation provides parental leave based on this/these definition/s – you should answer this question with 'yes, we offer employer-funded parental leave (using the primary/secondary carer definitions)'. If your organisation specifically provides maternity leave and/or paternity leave, you should also answer 'yes, we offer employer-funded parental leave (using the primary/secondary carer definitions)'.

Through the **government's paid parental leave (PPL)** scheme, eligible employees receive up to 18 weeks' pay at the national minimum wage. This paid parental leave is **not** the equivalent to employer-funded paid parental leave.

**\*4.1 Do you provide employer-funded paid parental leave in addition to any government-funded parental leave scheme?**

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If you do not offer any employer-funded parental leave (in addition to any government funded parental leave scheme) – you should answer 'no, we do not offer employer-funded parental leave'

Yes, we offer employer funded parental leave using the primary/secondary carer definition

**4.1.2 Do you provide employer-funded paid primary carers leave in addition to any government funded parental leave scheme?**

Yes

A 'primary carer' is the member of a couple or single carer, regardless of gender, identified as having greater responsibility for the day-to-day care of a child.

**\*4.1.2.a. Please indicate whether your employer-funded paid primary leave for primary carers is available to:**

All, regardless of gender

**\*4.1.2b Please indicate whether your employer-funded paid**

**primary carers leave covers:**

Birth; Adoption; Surrogacy; Stillbirth

**\*4.1.2c How do you pay employer-funded paid primary carers leave?**

Paying the employee's full salary

**\*4.1.2d Do you pay superannuation contribution while they are on parental leave?**

Yes, on employer funded primary carers leave; Yes, on government funded primary carers leave; Yes, on unpaid parental leave

**\*4.1.2e How many weeks (minimum) of employer-funded paid primary carers leave is provided?**

- If you offer employer-funded paid parental leave to all carers regardless of the primary/secondary definition, you must report the minimum number of weeks you provide.
- If you offer different packages to certain groups of employees or based on service time, industry or worksite, your minimum would be across all options available to all carers. If you do use the primary/secondary definition, please go back and correct your answer for question 4.1.2 of this section.
- If you enter a high number of weeks (more than 52), you may be required to reconfirm your data to ensure accuracy.

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**\*4.1.2.f Who has access to this type of employer-funded paid primary carers leave?**

Permanent employees

**\*4.1.2.g Do you require primary carers to work for the organisation for a certain amount of time (a qualifying period) before they can access employer-funded primary carers leave?**

Yes

**How long is the qualifying period (in months)?**

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**\*4.1.2.h Do you require primary carers to take employer-funded paid parental leave within a certain time period after the birth, adoption, surrogacy and/or stillbirth?**

Yes

Within 12 months

**\*4.1.3 Do you provide employer-funded paid secondary carers leave in addition to any government funded parental leave scheme?**

Yes

*Please indicate how employer-funded paid parental leave is provided to the secondary carers.*

**\*4.1.3a Please indicate whether your employer-funded paid secondary carers leave is available to:**

All, regardless of gender

**\*4.1.3b Please indicate whether your employer-funded paid secondary carers leave covers:**

Birth; Adoption; Surrogacy; Stillbirth

**\*4.1.3c How do you pay employer-funded paid secondary carers leave?**

Paying the employee's full salary

**\*4.1.3d Do you pay superannuation contribution to your secondary carers while they are on secondary carers leave?**

Yes, on employer funded parental leave; Yes, on government funded parental leave; Yes, on unpaid parental leave

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**\*4.1.3e How many weeks (minimum) of employer-funded secondary carers leave is provided?**

- If you offer employer-funded paid parental leave to all carers regardless of the primary/secondary definition, you must report the minimum number of weeks you provide.
- If you offer different packages to certain groups of employees or based on service time, industry or worksite, your minimum would be across all options available to all carers. If you do use the primary/secondary definition, please go back and correct your answer for question 26 of this section.
- If you enter a high number of weeks (more than 52), you may be required to reconfirm your data to ensure accuracy.

3

**\*4.1.3.f Who has access to this type of employer-funded paid secondary-carers leave?**

Permanent employees

**\*4.1.3.g Do you require secondary carers to work for the organisation for a certain amount of time (a qualifying period) before they can access employer-funded secondary carers leave?**

Yes

How long is the qualifying period (in months)? 12

**\*4.1.3.h Do you require secondary carers to take employer-funded paid parental leave within a certain time period after the birth, adoption, surrogacy and/or stillbirth?**

Yes

Within 12 months

**4.2 Does your organisation have an opt out approach to parental leave? (Employees who do not wish to take their full parental leave entitlement must discuss this with their Manager)**

Yes

## Employee support - Support for carers

### \*4.4 Do you have formal policies and/or formal strategies to support employees with family or caring responsibilities?

This question asks if you have standalone formal policies or strategies on working arrangements to support employees with family or caring responsibilities, or if you include this item in another formal policy or strategy.

- You can answer No and give details on the free-text box if you only provide informal arrangements to support employees with family or caring responsibilities.

A carer refers to an employee's role as the parent (biological, step, adoptive or foster) or guardian of a child, or carer of a child, parent, spouse or domestic partner, close relative, or other dependent. If measures to support carers are not available to your employees, you will have the opportunity to indicate why.

Yes

Policy

#### \*4.4a Do the formal policies and/or formal strategies include any of the following?

Support for all carers (e.g. carers of children, elders, people with disability);  
Paid Parental leave; Flexible working arrangements and adjustments to work hours and/or location to support family or caring responsibilities

### \*4.5 Do you offer any of the following support mechanisms for employees with family or caring responsibilities?

Support mechanism	Yes, at some worksites	Yes, at all worksites	No
Breastfeeding facilities	Yes	No	No
Information packs for those with family and/or caring	No	No	Yes



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responsibilities			
Referral services to support employees with family and/or caring responsibilities	No	No	Yes
Coaching for employees returning to work from parental leave and/or extended carers leave and/or career breaks	No	Yes	No
Internal support networks for parents and/or carers	No	Yes	No
Targeted communication mechanisms (e.g. intranet/forums)	No	Yes	No
Return to work bonus (only select if this bonus is not the balance of paid parental leave)	No	No	Yes
Support for employees with securing care (including school holiday care) by securing priority places at local care centres (could include for childcare, eldercare and/or adult day centres)	No	No	Yes
Referral services for care facilities (could include for childcare, eldercare and/or adult day centres)	No	No	Yes
On-site childcare	No	No	Yes
Employer subsidised childcare	No	No	Yes
Support in securing school holiday care	No	No	Yes
Parenting workshop targeting mothers	No	No	Yes
Parenting workshops	No	No	Yes

targeting fathers			
Keep-in-touch programs for carers on extended leave and/or parental leave	No	Yes	No
Access to counselling and external support for carers (e.g. EAP)	No	Yes	No

# #Harm Prevention

## Harm Prevention - Sexual harassment, harassment on the grounds of sex or discrimination

### Key Definitions

**Sexual harassment** is when a person makes an unwelcome sexual advance, or an unwelcome request for sexual favours, to the person harassed; or engages in other unwelcome conduct of a sexual nature in relation to the person harassed; in circumstances in which a reasonable person, having regard to all the circumstances, would have anticipated the possibility that the person harassed would be offended, humiliated or intimidated.

**Harassment on the ground of sex** is when a person engages in unwelcome conduct of a demeaning nature of another person by reason of their sex or a characteristic that generally relates to or is attributed to their sex. This also takes into account circumstances relating to an individual's sex, age, sexual orientation, gender identity, intersex status, marital or relationship status.

**Discrimination** happens when a person is treated less favourably, in circumstances that are the same or are not materially different, than a person of a different sex, sexual orientation, gender identity, or on the ground of the person's intersex status, marital or relationship status, pregnancy or potential pregnancy, breastfeeding, or family responsibilities.

### **Legal obligations**

The Sex Discrimination Act 1984 makes it unlawful to discriminate against a person on the basis of gender identity, intersex status, sexual orientation, marital or relationship status, family responsibilities, pregnancy or potential pregnancy or breastfeeding. It also prohibits sexual harassment in many areas of public life including all work-related activity. The Anti-Discrimination and Human Rights Legislation Amendment (Respect at Work) Act 2022

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created a positive duty requiring employers to implement measures to prevent sexual harassment, hostile work environments and victimisation. This is in addition to the duty of care employers have under WHS legislation to provide a safe workplace and to eliminate and minimise identified risks to health and safety.

Under the Sex Discrimination Act 1984 it is also unlawful for a person to subject another person to a workplace environment that is hostile on the ground of sex.

For more information, refer to Safework Australia or your State or Territory Work Health and Safety regulatory body. More information about harassment on the ground of sex or discrimination can also be found at the Australian Human Rights Commission website.

## **Disclaimer**

This section is not an exhaustive description of, or advice regarding the legal obligations attaching to employers. Employers are responsible for understanding the scope of rights and obligations attaching to employees and the workplace.

### **\*5.1 Do you have formal policies and/or formal strategies on the prevention of and appropriate response to sexual harassment, harassment on the ground of sex or discrimination?**

The provisions in a '**policy**' and/or '**strategy**' for prevention and management of sexual harassment is important for setting workplace culture and achieving a safe, respectful and inclusive workplace. Policies/Strategies alone will not prevent harassment and discrimination; however, they can help to set clear expectations, particularly about behaviours at the workplace and during work-related activities.

Yes

Policy

#### **\*5.1a Do the formal policies and/or formal strategies include any of the following?**

A statement on the positive duty of the employer to provide a safe workplace, free of sexual harassment; Leadership accountabilities and responsibilities for prevention and response to sexual harassment; Expectations of manager and non-manager training on respectful workplace conduct and sexual harassment; Process to disclose, investigate and manage any sexual harassment; Process for parties to agree on the investigator of an incident; Expectations and management of personal/intimate relationships; The frequency and nature of reporting to the governing body and management on sexual harassment; Guidelines for human resources or other designated responding staff on confidentiality and privacy; Inclusive and respectful behaviour is part of regular performance evaluation; How risks will be identified and assessed, and how control measures will be monitored, implemented and reviewed; Process for development and review of the policy, including consultation with employees, unions or industry groups; A system for monitoring outcomes of sexual

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harassment and discrimination complaints, including employment outcomes for complainants and accused perpetrators

**Provide Details:**

**\* 5.2 (If you have answered no at question 5.1, please go to question 5.3.) Have the policies and/or strategies been reviewed and approved in the reporting period by the Governing Body and CEO (or equivalent)?**

	<b>Yes</b>	<b>No</b>
<b>By the Governing Body</b>	Yes	No
<b>By the CEO (or equivalent)</b>	Yes	No

**\* 5.3 Do you provide training on the prevention of sexual harassment, harassment on the ground of sex or discrimination to the following groups?**

<b>Cohort</b>	<b>At induction</b>	<b>At promotion</b>	<b>Annually</b>	<b>Multiple times per year</b>
<b>All managers</b>	Yes	No	No	Yes
<b>All non-managers</b>	Yes	No	No	Yes
<b>The governing body</b>	Yes	No	Yes	No

**\* 5.3a Does the training program delivered to the above groups include any of the following?**

The respectful workplace conduct and behaviours expected of workers and leaders; Different forms of inappropriate workplace behaviour (e.g. sexual harassment, harassment on the grounds of sex and discrimination) and its impact; The drivers and contributing factors of sexual harassment; Bystander training; Options for reporting occurrences of sexual harassment as well as the risk of sexual harassment occurring; Information on worker rights, external authorities and relevant legislation relating to workplace sexual harassment; Diverse experiences and needs of different people, including women, LGBTIQ+ workers, CALD workers and workers with a disability

**5.4 Does the governing body and CEO or equivalent explicitly communicate**

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**their expectations on safety, respectful and inclusive workplace conduct? If yes, when?**

Culture is set and role modelled by leaders – the tone from the top of the organisation should promote an organisation that is respectful, safe and inclusive, and should be backed up by action.

Examples of communication could include:

- Regular agenda items at meetings between the governing body and CEO or equivalent
- Statements from the governing body or CEO in annual reports
- Statements at events or prior to large events (such as work Christmas parties or conferences)
- Regular email communication to staff

#### **Members of the governing body**

Yes

The expectations of the governing body is made explicit to new staff at induction

#### **Chief Executive Officer or equivalent**

Yes

Other communications made more often than annually

**Provide Details:**Regular communication of expectations of all employees and line managers are communicated at induction, in leader training workshops and in ad hoc employee communications via the intranet.

**\*5.5 Does your workplace health and safety risk management process include any of the following?**

Sexual harassment is a workplace hazard that is known to cause psychological and physical harm. Managing the risks of sexual harassment should be part of your approach to work health and safety. For more information about sexual harassment as a work health and safety risk, please refer to [Safework Australia's Guide for preventing workplace sexual harassment](#)

Identification and assessment of the specific workplace and industry risks of sexual harassment; Control measures to eliminate or minimise the identified drivers and risks for

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sexual harassment so far as reasonably practicable; Regular review of the effectiveness of control measures to eliminate or minimise the risks of sexual harassment; Consultation on sexual harassment risks and mitigation with staff and other relevant stakeholders (e.g. people you share a premises with); Reporting to leadership on workplace sexual harassment risks, prevention and response, incident management effectiveness and outcomes, trend analysis and actions

**Provide Details:**

**\*5.5a What actions/responses have been put in place as part of your workplace sexual harassment risk management process?**

Make workplace adjustments; Change or develop new control measures; Undertake and act on a culture audit of the relevant business or division; Train people managers in prevention of sexual harassment; Train staff on mitigation and control measures; Implement other changes

**Provide Details:** Implemented a confidential People & Capability Form to enable employees to be able to contact members in P&C via a confidential channel.

**\*5.6 From the following list, what do you provide to support workers involved in and affected by sexual harassment?**

Confidential external counselling (E.g. EAP); Reasonable adjustments to work conditions

**\*5.7 From the following list, what options does your organisation have for workers who wish to disclose or raise concerns about incidents relating to sexual harassment or similar misconduct?**

*Disclosure refers to a formal or informal complaint of workplace sexual harassment*

Process for disclosure to human resources or other designated responding staff; Process for disclosure to confidential/ethics hotline or similar; Process to disclose after their employment has concluded; Process to disclose anonymously; Special procedures for disclosures about organisational leaders and board members; Process for workers to identify and disclose potential risks of sexual harassment, without a specific incident occurring

**Provide Details:**

**\*5.8 Does your organisation collect data on sexual harassment in your workplace, if yes, what do you collect?**

Yes

Number of formal disclosures or complaints made in a year; Number of informal disclosures or complaints made in a year; Anonymous disclosures through a staff survey; Outcomes of investigations

**\*5.9 Does your organisation report on sexual harassment to the governing body and management (CEO, HOB, KMP) and how frequently?**

Sexual harassment, harassment on the ground of sex or discrimination should be monitored by governing bodies and management. Reports may include prevalence risks, and nature of workplace sexual harassment; organisational action taken to prevent and respond to sexual harassment; outcomes and effectiveness of responses, including consequences for perpetrators; and analysis of trends and data in the workplace and broader industry.

Head of Business (HOB):

- the CEO or equivalent of a subsidiary organisation within your corporate group
- an employee who has strategic control and direction over a substantial part of the business, but whose responsibilities do not extend across an entire corporate group, such as the head of a brand within a group.

Key Management Personnel (KMP):

- in line with Australian Accounting Standards Board AASB124, **KMPs** have the authority and responsibility for planning, directing and controlling the activities of an entity, directly or indirectly. This includes any director (executive or otherwise) of that entity.
- a defining feature of KMPs is their influence is at the entity level. KMPs are likely to direct the strategic function of their section and are often functional heads, such as head of operations or head of finance. They represent at least one of the major functions of an organisation and participate in organisation-wide decisions.
- for corporate groups, KMPs will have authority and responsibility across the entire structure.

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Cohort	Regularly / At every meeting	Multiple times per year	Annually
Governing Body	Yes	No	No
CEO, HOBs	Yes	No	No
KMPs	Yes	No	No
All managers	No	No	Yes

**5.9a Do your reports on sexual harassment to governing body and management include any of the following?**

Identified risks of workplace sexual harassment; Nature of workplace sexual harassment; Analysis of sexual harassment trends; Organisational action to prevent and respond to sexual harassment; Outcome of reports of sexual harassment; Consequences for perpetrators of sexual harassment; Effectiveness of response to reports of sexual harassment; Other (please specify)

**Please Specify:** Confidential information on individual employees are not disclosed in broader published reports.

## Harm Prevention - Family or domestic violence

**\*5.11 Do you have a formal policy and/or formal strategy to support employees who are experiencing family or domestic violence?**

This question asks if you have a formal policy or strategy to support employees experiencing this kind of violence. If you answer yes, you will either have a standalone formal policy or strategy, or include this item in another formal policy or strategy.

Family or domestic violence involves violent, abusive or intimidating behaviour from a partner, carer or family member to control, dominate or instil fear. It can be physical, emotional, psychological, financial, sexual or another type of abuse. If measures to support employees experiencing family or domestic violence are not available in your organisation, you will have the opportunity to indicate why.

Yes



## Policy

### \*5.12 Do you have the following support mechanisms in place to support employees who are experiencing family or domestic violence?

Type of support ( <i>select all that apply</i> )	
Protection from any adverse action or discrimination based on the disclosure of domestic violence	Yes
Confidentiality of matters disclosed	Yes
Training of key personnel	Yes
Flexible working arrangements	Yes
Workplace safety planning	no
Employee assistance program (including access to psychologist, chaplain or counsellor)	Yes
Referral of employees to appropriate domestic violence support services for expert advice	Yes
Provision of financial support (e.g. advance bonus payment or advanced pay)	Yes
A domestic violence clause is in an enterprise agreement or workplace agreement	No
Access to medical services (e.g. doctor or nurse)	No
Offer change of office location	Yes
Emergency accommodation assistance	Yes

### \*5.13 Do you have the following types of leave in place to support employees who are experiencing family or domestic violence?

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**Access to paid domestic violence leave**

Yes

**Is it unlimited?**

No

**How many days of paid domestic violence leave?**

20

**Access to unpaid domestic violence leave**

Yes

**Is it unlimited?**

No

**How many days of unpaid domestic violence leave?**

# Workplace Profile Table

Industry: Finance

Occupational category*	Employment status	No. of employees		Number of apprentices and graduates (combined)		Total employees**
		F	M	F	M	
Managers	Full-time permanent	34	31	0	0	65
	Part-time permanent	4	0	0	0	4
Professionals	Full-time permanent	11	18	0	0	29
	Part-time permanent	2	1	0	0	3
	Part-time contract	1	1	0	0	2
	Casual	1	0	0	0	1
Clerical And Administrative Workers	Full-time permanent	83	28	0	0	111
	Full-time contract	0	1	0	0	1
	Part-time permanent	13	0	0	0	13
	Part-time contract	3	0	0	0	3

\* Categorised using ANZSCO major group codes (this means Professionals who are also Managers are categorised as Professionals)

\*\* Total employees includes Non-binary

# Workplace Profile Table

Industry: Finance

		No. of employees		
Manager category	Employment status	F	M	Total*
CEO	Full-time permanent	1	0	1
KMP	Full-time permanent	1	4	5
GM	Full-time permanent	1	0	1
SM	Full-time permanent	9	15	24
	Part-time permanent	1	0	1
OM	Full-time permanent	22	12	34
	Part-time permanent	3	0	3

\* Total employees includes Non-binary

# Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
1. How many employees were promoted?	Full-time	Permanent	CEO, KMPs, and HOBs	1		1
			Managers	4	4	8
			Non-managers	4	2	6
	Part-time	Permanent	Non-managers	1		1
2. How many employees (including partners with an employment contract) were internally appointed?	Full-time	Permanent	Managers	1	2	3
			Non-managers	7	1	8
	Part-time	Permanent	Non-managers	2		2
3. How many employees (including partners with an employment contract) were externally appointed?	Full-time	Permanent	CEO, KMPs, and HOBs		1	1
			Managers	2	1	4
			Non-managers	31	16	47
		Fixed-Term Contract	Non-managers		1	1

\* Total employees includes Non-binary

# Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
4. How many employees (including partners with an employment contract) voluntarily resigned?	Full-time	Permanent	CEO, KMPs, and HOBs	1	1	2
			Managers	2	3	5
			Non-managers	31	7	38
		Fixed-Term Contract	Non-managers	1		1
	Part-time	Permanent	Non-managers	3		3
5. How many employees have taken primary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	Managers	3		3
			Non-managers	4		4
	Part-time	Permanent	Managers	1		1
			Non-managers	5		5

\* Total employees includes Non-binary

# Workforce Management Statistics Table

\* Total employees includes Non-binary

# 2023-24 Gender Equality Reporting Submission Approval

I, the CEO (or equivalent), confirm that the data provided in the 2023-24 Gender Equality Reporting submission is complete and correct, as reported in the full data appendices:

- Questionnaire – Public Report
- Workforce Management Statistics – Public Report
- Workplace Profile – Public Report
- Workplace Profile – Confidential

I approve the submission of this data to WGEA.

I also confirm that the organisation/s covered by this submission will meet the notification and access requirements as detailed below.

**CEO (or equivalent) signature**

**Name of CEO (or equivalent)**

**Date:**

## Please Note:

The Workplace Gender Equality Amendment (Closing the Gender Pay Gap) Bill 2023 requires WGEA to publish employer gender pay gaps. Employer gender pay gap will be calculated from the data that you provide to WGEA. WGEA will communicate to employers in advance of publishing gender pay gaps explaining the process for calculating and publishing the employer gender pay gap.

## What next?

The contact nominated for the submission of this report must complete the declaration and consent process in the WGEA Portal. The Agency does not require physical evidence of the CEO's signature.

To comply with the notification and access requirements, your organisation/s must:

- inform its employees and members or shareholders that it has lodged its report with the Agency and advise how the public data may be accessed
- provide access to the public data to employees and members or shareholders
- inform employee organisations with members in your workplace that the report has been lodged
- inform your employees and those employee organisations with members in your workplace of the opportunity to comment on the report to the employer or the Agency.

For more information on the notification and access requirements, read [here](#).





**Defence**  
Bank